



Certified Policy Record

I, the undersigned, do hereby confirm that I am custodian of the records pertaining to the issuance of policies by State Farm Fire and Casualty Company.

I certify that the attached documents represent a true and accurate record of the terms and conditions of Policy Number 96-BJ-Q252-5 including any endorsements, if applicable, for the policy term(s) 10/10/2019 - 10/10/2020 and insuring BATES, THOMAS based on available records.

The policy was in effect on the loss date of 07/03/2020.

A handwritten signature in black ink, appearing to read "Lidia Diaz", written over a horizontal line.

Lidia Diaz

Underwriter

Date: 07/07/2021

1004516

2000



JX6.001
SF.BATES_000001



State Farm® **Rental Dwelling Policy**

FP-8103.3

JX6.002
SF.BATES_000002

TABLE OF CONTENTS

DECLARATIONS

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 Locat o of ou R s c
 Pol cy P o
 Cov ag s
 L m ts of L ab l ty
 D uct bl s

| | Begins on Page |
|--|-----------------------|
| AGREEMENT | 1 |
| DEFINITIONS | 1 |
| SECTION I - YOUR PROPERTY | |
| COVERAGES | 2 |
| Cov ag A - Dw ll g..... | 2 |
| Cov ag B - P so al P op ty | 2 |
| Cov ag C - Loss of R ts | 3 |
| A to al Cov ag s..... | 3 |
| I flat o Cov ag | 5 |
| LOSSES INSURED | 5 |
| LOSSES NOT INSURED | 5 |
| CONDITIONS | 7 |
| SECTION II - YOUR LIABILITY | |
| COVERAGES | 9 |
| Cov ag L - Bus ss L ab l ty | 9 |
| Cov ag M - P m s s M cal Paym ts..... | 10 |
| EXCLUSIONS | 10 |
| ADDITIONAL COVERAGES | 13 |
| CONDITIONS | 13 |
| SECTION I AND SECTION II - CONDITIONS | 14 |
| OPTIONAL POLICY PROVISIONS | 15 |

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caused by fire, explosion, or smoke. However, we do insure for direct loss by fire resulting from the nuclear hazard.

3. We do not insure under any coverage for any loss consisting of one or more of the items below. Further, we do not insure for loss described in paragraphs 1. and 2. immediately above regardless of whether one or more of the following: (a) directly or indirectly cause, contribute to or aggravate the loss; or (b) occur before, at the same time, or after the loss or any other cause of the loss:

- a. conduct, act, failure to act, or decision of any person, group, organization or governmental body whether intentional, wrongful, negligent, or without fault;

- b. defect, weakness, inadequacy, fault or unsoundness in:

- (1) planning, zoning, development, surveying, siting;
- (2) design, specifications, workmanship, construction, grading, compaction;
- (3) materials used in construction or repair; or
- (4) maintenance;

of any property (including land, structures, or improvements of any kind) whether on or off the **residence premises**.

However, we do insure for any ensuing loss from items a. and b. unless the ensuing loss is itself a Loss Not Insured by this Section.

SECTION I - CONDITIONS

1. **Insurable Interest and Limit of Liability.** Even if more than one person has an insurable interest in the property covered, we shall not be liable:

- a. to the **insured** for an amount greater than the insured's interest; nor
- b. for more than the applicable limit of liability.

2. **Your Duties After Loss.** In case of a loss to which this insurance may apply, you shall see that the following duties are performed:

- a. give immediate notice to us or our agent, and in case of theft, vandalism, or malicious mischief, also to the police;
- b. protect the property from further damage or loss, make reasonable and necessary repairs required to protect the property, and keep an accurate record of repair expenditures;
- c. prepare an inventory of damaged personal property showing in detail, the quantity, description, actual cash value and amount of loss. Attach to the inventory all bills, receipts and related documents that substantiate the figures in the inventory;

- d. as often as we reasonably require:

- (1) exhibit the damaged property;
- (2) provide us with records and documents we request and permit us to make copies; and
- (3) submit to examinations under oath and subscribe the same;

- e. submit to us, within 60 days after the loss, your signed, sworn proof of loss which sets forth, to the best of your knowledge and belief:

- (1) the time and cause of loss;
- (2) interest of the **insured** and all others in the property involved and all encumbrances on the property;
- (3) other insurance which may cover the loss;
- (4) changes in title or occupancy of the property during the term of this policy;
- (5) specifications of any damaged building and detailed estimates for repair of the damage;
- (6) an inventory of damaged personal property described in 2.c.;
- (7) records supporting the fair rental value loss.